Singapore Investors Field Trip (Mar 2015)

AFG / USFIA HQ@ Arcadia

Los Angeles
California. USA

AFG/USFIA/ UCCA
HQ @ Arcadia, LA. USA
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AFG

URGENT CARE
Regal
Medical Group
115-117 EAST LIVE OAK AVENUE ARCADIA

AFG/ USFIA
/ UCCA
Live Oak
Greenfield
URGENT CARE
Medical Group

AFG
USFIA
UCCA

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热烈
恭贺 USFIA SINGAPORE PTE LTD卓越销售领导人
多美尼加岛上的考察之旅
（20 月 12 日）

135
AMAUCTION

美国投资联盟集团
ALLIANCE FINANCIAL GROUP
珍宝币 GEMCOIN
美国富豪货币基金
USFIA CURRE
AFG
PAPER

美国投资联盟集团
ALLIANCE FINANCIAL GROUP
珍宝币 GEMCOIN

AFG

ATM for Gemcoin

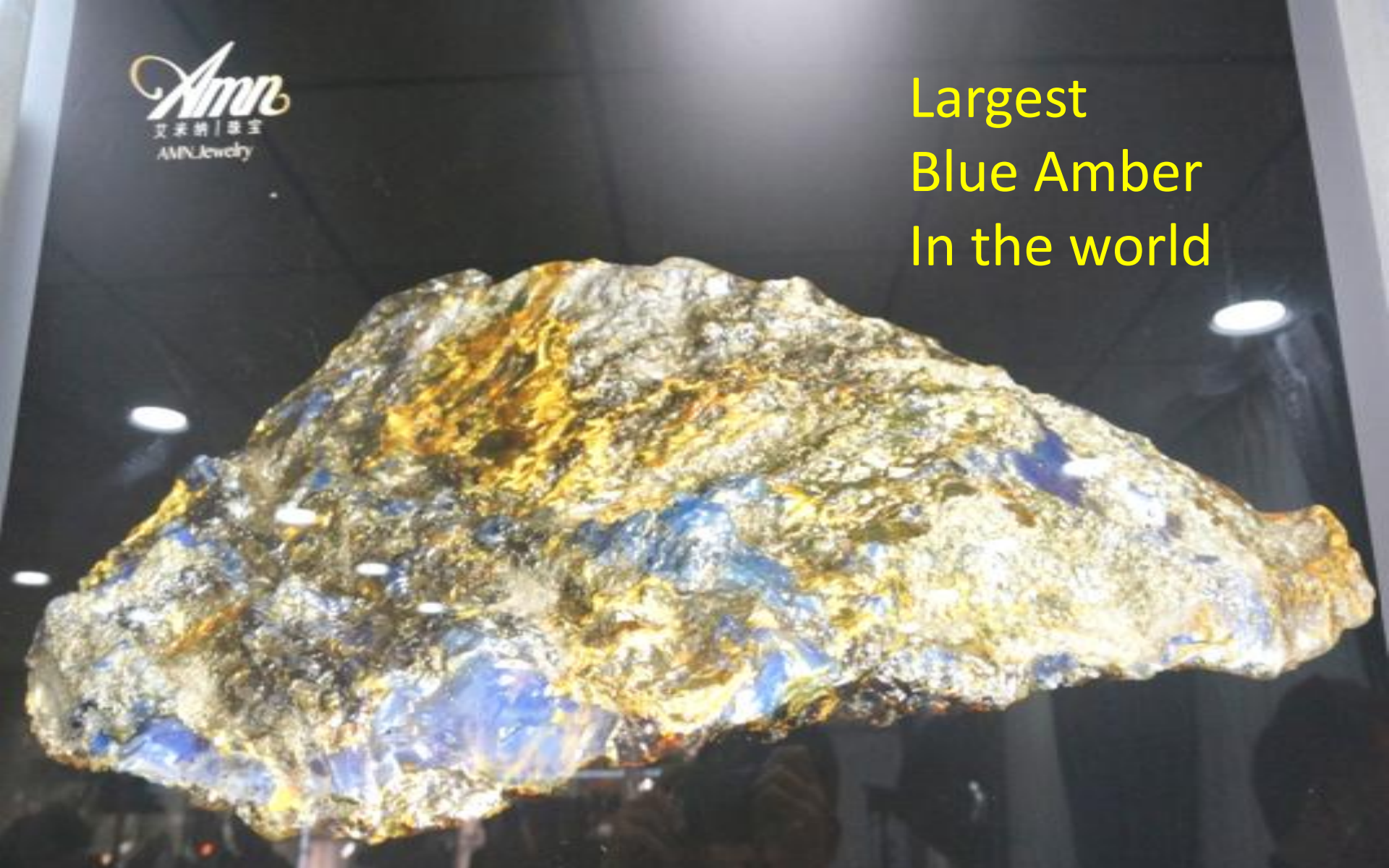
2500 + 5000

To be installed

in USA & worldwide

Amber
Showroom

绿珀---虾
Green Amber---Shrimp
产地：多米尼加
Origin: Dominican Republic


Amn
艾米纳 | 珠宝
AMN Jewelry
Largest
Blue Amber
In the world

Insect Amber Sets
5 Million USD

Chen Yan陈岩– VP USFIA. Brother of Steve Chen

Overall in Charge of Gem Mines & productions

Chen Yan's sharing 陈岩– VP USFIA. Gem Specialist

- Frequent travel to 2 factories in Dominican Rep & Mexico (4hr drive from LA)
- 3 types of Amber:
  1. Sea Amber (Baltic – Poland/ Russia)
  2. Ground Amber (Mexico, Burma) – Horizontal Mines
     * Limited production in Mexico 700kg/yr. The Village has 200 people, can only dig 200 holes for mining.
  3. Mine Amber (Dominican Republic) – Vertical Mines

Vertical Mines are 15-30 Meters deep.
@15M – found grey soil/ coal layer. Amber found here are not valuable, like Sea amber
@30M - Valuable Amber with light color. Sellable without treatment
@40M - Valuable Amber with dark color

- Mining Period: End Apr- End Oct. (Nov-Apr rainy season. Mines floated.
- Can mine 50-70 holes/ acre
- 20% of fine amber can be found from raw amber rocks
- Plant amber come with cracks & bubbles
- Blue/ Green amber are not color spotted by naked eyes, but carries fluorescent blue/green color under strong light. Insect ambers are most valuable.

“Amber Gem Queen”

Now staffs of USFIA

Connie. VP -- Marketing

AFG/ USFIA

UCCA VIP Room

UCCA VIP Room

AFG/ USFIA founders are also founder of UCCA

U.S. China Consultation Association is made of Chinese and American counselors from the top industry fields around the world. The goal is to establish a high level platform to facilitate communication between China and America, Politically as well as Economically.

Board Members of UCCA:

- Chairman: Solomon Yang
- Vice Chairman: Steve Chen, CEO of Alliance Financial Group (AFG).
- "Pending" U.S. Members of Congress as well as Zhichao E (Former mayor of the city of Acadia).
- Members of the National Committee of the Chinese People's Political Consultative Conference (CPPCC)

Chairman of UCCA/ Member of Cultural Relics Study Society.
CEO of the Huntington Real Estate Development Group in Arcadia, Ca.
Director of JAC Health Care Center
Honorary Professor of Xi'an University, China.
CEO of the Samsung Japan Corporation

Solomon Yang had served in the military for 10 years since the age of 16. He then went on to work in the Chinese government for 10 years. Afterwards, he entered into the business world and became a successful businessman.

Solomon Yang has 20 years of business experience. He grew up in China, succeeded in Japan and now invests in America.

Due to the special political background of his family, Solomon Yang was able to broaden his horizon starting at the age of 13. He met and became friends with many political leaders around the world, including the presidents of Japan, Russia and the United States. He is also a business partner of Russia's richest businessman Roman Abramovich.

In Japan, he owns 6.6 million m^2 real estate (almost half Yokohama city) and has a phenomenal influence on the local financial market. He has also invested in gold which helped to increase his estate by a factor of 40 within 20 years up until now.

He is one of the most famous antique collectors in China and has numerous priceless collections, like empire signet from Tang, Qing Dynasty which are made of pure gold or jade.

USFIA Inc.

Steve Chen

President of AFG/ USFIA

Steve Chen is the founder, Chairman and CEO of Alliance Financial Group (AFG). He has 20 years of experience in managing and making strategic plans for multinational corporations.

In 1993, Steve Chen initiated and founded China Unicom. Under his leadership, within only 10 years, the subscribers of China Unicom increased to over several hundred million. In 2000, China Unicom had its IPO on the NYSE in New York city and successfully accumulated $5.7 billion dollars, shocking all of Wall Street. Currently, the market value of China Unicom has achieved is around $52 Billion Dollars.

Steve Chen has also invested in various fields including Real Estate, REIT, Mining, Art Auction, Telecommunications Network, Bio-Engineering and Aerospace Equipment. His business and sub-companies cover 18 countries and have more than 2000 Associates. The financial group led by Steve Chen initially made a very specific and strategic plan to which it has now successfully followed.

USFIA Inc.

Leonard. VP AFG/ USFIA
-- Investor Relation.
Shared Insight on Gemcoin

Leonard's sharing: (VP-- Investor Relation. AFG/ USFIA)

- Author of a book on Virtual Currency & Gemcoin. Specialist in Laws & Finance
- End Mar 2015, speak to World Ministers of Finance & CEO of Fortune 500 @
  Annual Finance & Investment Forum hosted by Dubai:
  "Security of Crypto Currency & Gemcoin" – how it stimulates investment & eco. growth.
  Govn is concerned about income, an example will arouse their interest: Wallmart is paying 100B transaction fee to banks, but not to govn. Gemcoin can provide solution to save govn money, create more jobs.

- Gemcoin is accepted in California and a few States now.
- The world is moving from Government currency to Crypto currency
- Creating platform for Gemcoin circulation is easier than ApplePay
- Gemcoin, being a Crypto currency, can move.
- Crypto currency operates on a Block Chain:
  - Each transaction are recorded on a controlled journal/ ledger
  - It has Unit of Measure, e.g 1 Gemcoin = USD 0.175 as at 18 Mar 2015
  - It has stored value
  - It is divisible e.g. I dollar = 10 Cents

Crypto Currency

- More secured. Transactions are done via Public & Pte Keys.

  Only 1 transaction can be hacked. Pte key prevents hacking.
- Payment via Hand Phone, in few seconds, just like sms.
- No bank fees, save cost. Promote more transactions.
- Credit Card merchants pay fees, but the fees are transferred to clients
- Technology of Bitcoin/ Gemcoin payment system is huge
- The world is moving away from Credit Card. E.g. ApplePay (Apple), LuPay (Samsung).
- User just need a Digital Wallet

Credit Card

- Less secured. Transactions via bank to confirm you have $, but hacker can access your info. & used for future transaction.
- Payment via Bank. But 2.5B people on earth don't have bank a/c. 30M in USA don't have bank a/c, but they have hand phones.
- Banks charge fees, but the fees are transferred to clients
- 93% transactions in USA are done via Credit Card, but not safe.

GemCoin

- Centralised, controlled.
- People buy amber & get Gemcoin. Jul 2015 can buy Gemcoin in public platform.
- Price will go up steadily via sells of amber & Gemcoin, but will not crash cos it is centralised & controlled, just like stock exchange.
- Aim for long term stability
- Offline: Cash out via ATM, Visa Global Cash Card (USA/CND, next: Europe/Asia)
- Online: Transact for Good / Service via merchants, Happy City (like EBay).
- With asset backing (15B USD Gemmines)
- Legally registered & complied with Govn initially (Jul 2014. California)

BitCoin

- Decentralised, no control.
- People get Bitcoins via “mining.”
- Price shoot up in Nov 2013, but crashed very fast. No central control, all can sell at same time.
- Aim for short term profit
- Cash out via ATM, money changer
- Transact for Good / Service via merchants
- No asset backing
- To survive & continue, need to be complied with Govn now (California).

- Gemcoin is pledged to USD
- USD initially backed by gold, but off the gold standard since 1970. Why USD is still the reserved currency cos OPAC buy oil via USD. Oil is tied to USD but not backed by USD.
- Former Chairman of FedResv said Crypto Currency will take over the future.
- Gemcoin is a natural evolution.
- Gemcoin co exists with Bitcoin
- Gemcoin ride on the technology and platforms of Bitcoin, engaged same legal authority.
- As more govn, more countries, more members buy & circulate Gemcoin, price will be pushed up.

Arrival of President AFG / USFIA & Mayor of Acadia

Leonard
VP AFG/ USFIA
Investor Relation
Steve Chen 陈力
President. AFG/ USFIA
Wang Wei 王薇
VP AFG/ USFIA
John Wu 鄂志超
Mayor of Arcadia (3 Terms)
Honorable Chairman
USFIA Currency Fund

Mayor addressing Investors

John Wu's sharing 鄂志超
Mayor of Arcadia (3 Terms)
Honorable Chairman. USFIA Currency Fund

- Welcome! Singapore is a very efficient city.
- Arcadia is a nice city with good & big houses.
- Steve Chen is my good friend. He is brighter than me, younger, make money faster, I learn a lot from him.
- I'm not in business anymore. I'm now the Major of Arcadia, without big power. We help resident to solve problems. USA is like other countries, with relationship it is easier to get things through.
- I can help you.

President addressing Investors

Steve Chen's sharing 陈力
President. AFG/ USFIA

- I came Arcadia 20 over years ago. I'm now USA citizen.
- Chinese likes here as their top choice. Backed by mountain, face the sea (Pacific Ocean).
- Good education here. Many centers of learning, tuitions.
- As Chinese gets richer, we gain more respect. We obey USA laws.
- Singapore is similar to USA, welcome Chinese with money & capacity.
- Whatever I do, I have a detail plan. In Mar we are submitting all documents to comply with govn to be listed in public platform.

Wang Wei's sharing 王薇
VP AFG/ USFIA

- USFIA Singapore registered in May 2014
- Engaged Lee&Lee as legal advicer
- Office selected & renovated ($200K) with good Feng Shui in Sep 2014.
- Target sales of $500K/mth but hit $1M in 1st mth
- Achieved $12M in 6mth, ave $2M/ mth

Weekly global voice conference by Steve Chen

Weekly global voice conference by Steve Chen

- Bitcoin, started by a Japanese, ever lost 100M coins in the beginning. It is decentralized & therefore it is impossible to circulate in each country. Vietnam, Russia oppose Bitcoin. China once opposed but allows it now as “Internet + Currerncy,” “asset with stable price,” “transactable,” “not issued by Govn.”
- Gemcoin fears to lost coins, therefore we make it centralised & legalised, regulated by govn.
- How do we proof that Gemcoin is backed by asset? We use 1 of the largest auditing firm in USA. Jun onwards, we submit $100M amber for audit in each batch.
- Apr-Jun members can buy/sell within our platform. Gemcoin will goes up only if the buy volume exceed sell volume, and with new issue of Gemcoin due to amber sales.
- Jul we are on public platform.
- Gemcoin & Bitcoin will co-exist. We let Bitcoin leads to leverage on their platform.
- Right now, only Bitcoin & Gemcoin are legalised. There are 500 types of Coins evolving.
- Gemcoins have reserved value & able to circulate, people will buy.
- It takes 1 to 2 months for people to register in Happy City, then we open to members
- Happy city launching a Club for Singles, Penny Auction (bit from $1).

Q & A with Steve Chen

Q & A with Steve Chen

- For Gemcoin to acceralate: we go public platform to raise fund.
- Factors to push up to $10: every $800M sales, Gemcoin goes up $1. We may receive big offer, price may jump from $0.40 to $1.40.
- To make big gain in Gemcoin: all investors need identities. Encouraged midterm holding of 3 years & above.
- Govn acceptance: More govn accepting Crypto Currency, more popular will be Gemcoin. In California, Utility bills can be settled by Bitcoin. Soon people can pay traffic offense, get their Paycheck via Bitcoin too.
- Govn helps to bind Bitcoin & Gemcoin. We leverage on Bitcoin
- Reaching out to Merchants: Jul we go public. We will have a list of merchants worldwide
- To circulate Gemcoin: Gemcoin tie with USD to attract merchants. Thus all merchants that accept Bitcoin will accept Gemcoin.
- To control Gemcoin price: We set our own rules & pricing. Unlike IPO in Wall Street, we are not pressurized by Sales & price.

Q & A with Steve Chen

- New rules in Jul: -- B4 Jul, we sell amber, give Gemcoin;
  -- Jul & after, we sell Gemcoin, give amber.
  Also deposit amber with the Govn as asset backing
  -- Direct buyer for Gemcoin should hold for 3 years
  -- People can buy Gemcoin from Public platform or USFIA (USFIA hv promo)
  -- Price goes up with: 1. Sales of Gemcoin 2. Issue of Gemcoin
- To cash out Gemcoin sold: Visa Global Cash Card. Use ATM with Gemcoin logo.
  10/12/14 it was decided to install 2500 ATM worldwide.
  New decision made to add 5000 ATM. Total 7500 ATM.
- To transfer big money: Safer to ask USFIA to TT ($40-50 USD/ transaction). Visa fee is 2.5%
- Profit & tax: All gains made from USA for foreigners are not taxable. Singaporean's foreign profit are not taxable in Singapore.

- New opportunity with AFG's new Coins: A new Coin that people can mine.
  GreatWall Coin for properties.

Q & A with Steve Chen

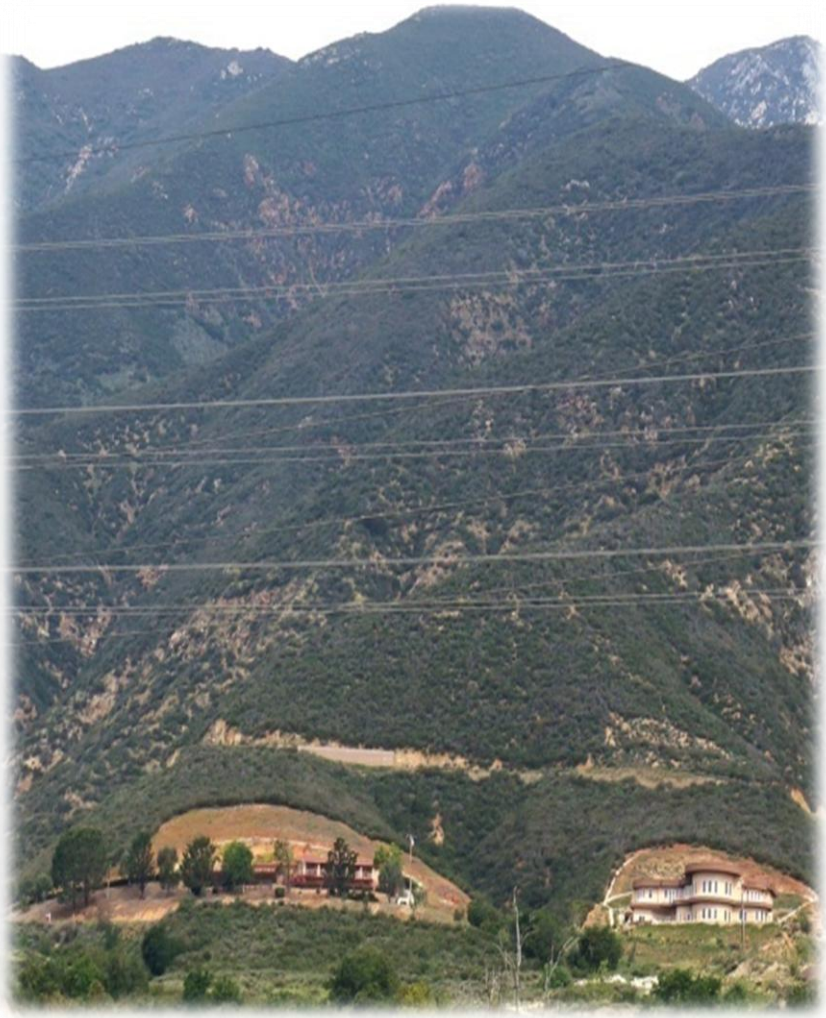
Investor can only sell Gemcoin up to 25% of initial value, why?

Till end Mar, USFIA buy back Gemcoin w/o over expense. E.g.

Invest $100	$75	goes to expenses & commission
		$75x 35%: Amber cost, salary, profit
		$75x 65%: Direct Commissions + Pairing Comm
	$25	goes to Gemcoin
		Public Exchange/ Index
		Investment
Apr-Jun	Members can sell & others may buy within USFIA platform	
Jul	Member can sell & public may buy from the Public Platform	

AFG Lands in Rancho

Prime lands on the hill overlooking Haven Road



AFG Lands in Rancho

Prime land by City Hall/ Law House

Rancho

- Acadia & Rancho are top choice-cities for Chinese
- The 2 “Dragon Eyes” of Los Angeles

Rancho

- Acadia & Rancho are top choice-cities for Chinese
- The 2 “Dragon Eyes” of Los Angeles

AFG Lands– 850 Acres

Near California University

<u>5 Yr Project</u>

- Golf Course
- Bungalows
- Largest China City in USA

AFG Lands– 850 Acres

<u>5 Yr Project</u>

- **Theme Park – Great Wall of China (1:1 scale 5KM along the hill)**